

Fill in this information to identify your case:

Debtor 1	<u>CHARLES</u>	<u>TIMOTHY</u>	<u>MURPHY</u>
	First Name	Middle Name	Last Name
Debtor 2	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern District of Ohio		
Case number	<u>14-14888</u>		
(If known)			

☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

12/13

Part 1: Describe Your Household

☒ No
☐ Yes

4d.	\$	0.00
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Debtor 1

CHARLES

TIMOTHY

MURPHY

First Name

Middle Name

Last Name

Case number (if known) 14-14888

Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans

5. \$ 0.00

6. **Utilities:**

6a. Electricity, heat, natural gas

6a. \$ 175.00

6b. Water, sewer, garbage collection

6b. \$ 75.00

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 190.00

6d. Other. Specify: MISCELLANEOUS

6d. \$ 116.00

7. **Food and housekeeping supplies**

7. \$ 345.00

8. **Childcare and children's education costs**

8. \$ 0.00

9. **Clothing, laundry, and dry cleaning**

9. \$ 88.00

10. **Personal care products and services**

10. \$ 34.00

11. **Medical and dental expenses**

11. \$ 60.00

12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ 225.00

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ 50.00

14. **Charitable contributions and religious donations**

14. \$ 0.00

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ 0.00

15b. Health insurance

15b. \$ 184.00

15c. Vehicle insurance

15c. \$ 136.00

15d. Other insurance. Specify:

15d. \$ 0.00

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify:

16. \$

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$ 295.00

17b. Car payments for Vehicle 2

17b. \$ 0.00

17c. Other. Specify:

17c. \$ 0.00

17d. Other. Specify:

17d. \$ 0.00

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).**

18. \$ 0.00

19. **Other payments you make to support others who do not live with you.**

Specify:

19. \$ 0.00

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a. \$ 0.00

20b. Real estate taxes

20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance

20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses

20d. \$ 0.00

20e. Homeowner's association or condominium dues

20e. \$ 0.00

21. **Other.** Specify: _____

21. **+\$** _____

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 2,455.21

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 2,459.33

23b. Copy your monthly expenses from line 22 above.

23b. **−**\$ 2,455.21

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ 4.12

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: